

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

PHYLLIS RIVAS

Debtor(s)

Case No. 08-34750

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 12/18/2008.
- 2) The plan was confirmed on 03/02/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was converted on 05/13/2011.
- 6) Number of months from filing to last payment: 27.
- 7) Number of months case was pending: 29.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$18,284.93.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$14,950.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS: **\$14,950.00**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$2,867.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$800.76
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$3,667.76**

Attorney fees paid and disclosed by debtor: \$633.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
BECKET & LEE LLP	Unsecured	751.00	798.88	798.88	174.58	0.00
CBE GROUP	Unsecured	106.00	NA	NA	0.00	0.00
CITIFINANCIAL	Unsecured	6,605.00	5,829.58	5,829.58	1,273.88	0.00
ECAST SETTLEMENT CORP	Unsecured	65.00	44.13	44.13	0.00	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	938.00	1,041.00	1,041.00	227.48	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	556.00	584.42	584.42	118.36	0.00
FINANCIAL FREEDOM SENIOR FUND	Secured	NA	NA	NA	0.00	0.00
HSBC	Unsecured	685.00	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEMS	Unsecured	436.00	436.37	436.37	81.39	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	1,545.00	1,545.54	1,545.54	337.73	0.00
PREMIER BANKCARD/CHARTER	Unsecured	502.00	510.57	510.57	103.41	0.00
RESURGENT CAPITAL SERVICES	Unsecured	748.00	748.94	748.94	163.66	0.00
RESURGENT CAPITAL SERVICES	Unsecured	1,108.00	1,183.09	1,183.09	258.53	0.00
SEVENTH AVENUE	Unsecured	603.00	603.30	603.30	131.83	0.00
WASHINGTON MUTUAL CARD SVCS	Unsecured	2,719.85	NA	NA	0.00	0.00
WELLS FARGO FINANCIAL ACCEPTN	Secured	13,437.47	13,034.87	13,034.87	7,108.56	1,060.95
WORLD FINANCIAL	Unsecured	1,028.00	1,106.91	1,106.91	241.88	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$13,034.87	\$7,108.56	\$1,060.95
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$13,034.87	\$7,108.56	\$1,060.95
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$14,432.73	\$3,112.73	\$0.00

Disbursements:	
Expenses of Administration	<u>\$3,667.76</u>
Disbursements to Creditors	<u>\$11,282.24</u>
TOTAL DISBURSEMENTS :	<u>\$14,950.00</u>

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such relief as may be just and proper.

Dated: 05/27/2011

By: /s/ Glenn Stearns

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.